

UNITED STATES BANKRUPTCY COURT  
UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO

In re Darcinia Michelle Nixon :,  
Debtor

Case No. 14-50677

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.

Court claim no. (if known): 9

Last four digits of any number you use to identify the debtor's account: XXXX7207

Date of payment change:  
Must be at least 21 days after date of this notice 12/01/2014

New total payment:  
Principal, interest, and escrow, if any \$ 568.02

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 338.90

New escrow payment: \$ 263.79

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 0.0000 %

New interest rate: 0.0000 %

Current principal and interest payment: \$ 0.00

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

**Check the appropriate box.**

☐ I am the creditor. ☒ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Lisa Singer Date November 5, 2014  
Signature

Print: Lisa Singer Title Authorized Agent  
First Name Middle Name Last Name

Company Rosicki, Rosicki & Associates, P.C.

Address 51 E. Bethpage Road  
Number Street  
Plainview NY 11803  
City State ZIP Code

Contact phone (516) 741-2585 Email lsinger@rosicki.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO

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IN RE:  
Darcinia Michelle Nixon  
Debtor

Chapter 13  
Case # 14-50677  
Judge: C. Kathryn Preston

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CERTIFICATE OF SERVICE

I hereby certify that on November 7, 2014 a copy of the foregoing Notice of Mortgage Payment Change was served on the following registered ECF participants, electronically through the court's ECF System at the email address registered with the court:

Mark Albert Herder, Esq.  
Markalbertherder@yahoo.com

Frank M Pees, Esq  
trustee@ch13.org

U.S. Trustee

and on the following by ordinary U.S. Mail addressed to:

Darcinia Michelle Nixon ;  
3128 Noe Bixby Road  
Columbus, OH 43232-6359

November 7, 2014

/s/Alicia McNamee

Alicia McNamee



The projected beginning balance (expected balance in your escrow account) is \$3,539.46. Your required escrow balance according to this analysis should be \$1,101.00. This means you have a surplus of \$2,438.46. Since your loan is 30 days or more delinquent, the amount of surplus will remain in your escrow account. If you reinstate or bring your loan current, we will conduct another analysis of your escrow account within 90 days. If your loan is current and there is a surplus of \$50.00 or more in the escrow account at that time, we will send you a refund for that amount.

#### ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from September 2014 to November 2014. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance Date							\$-10,272.38
03/01/14	0.00	338.90 *	0.00	0.00	EST:	0.00	-9,933.48
04/01/14	0.00	338.90 *	0.00	0.00	EST:	0.00	-9,594.58
05/01/14	0.00	338.90 *	0.00	0.00	EST:	0.00	-9,255.68
06/01/14	0.00	338.90 *	0.00	0.00	EST:	0.00	-8,916.78
07/01/14	0.00	338.90 *	0.00	0.00	EST:	0.00	-8,577.88
08/01/14	0.00	338.90 *	0.00	0.00	EST:	0.00	-8,238.98
09/01/14	0.00	338.90 *	0.00	0.00	EST:	0.00	-7,900.08
09/17/14	0.00	338.90 *	0.00	0.00		0.00	-7,561.18
09/19/14	0.00	0.00	0.00	106.50 *	PRIVATE MORTGAGE INS	0.00	-7,667.68
10/01/14	0.00	338.90 *	0.00	0.00	EST:	0.00	-7,328.78
10/20/14	0.00	0.00	0.00	106.50 *	PRIVATE MORTGAGE INS	0.00	-7,435.28
11/01/14	0.00	338.90 *	0.00	106.50 *	EST: PRIVATE MORTGAG	0.00	-7,202.88
Total	\$0.00	\$3,389.00	\$0.00	\$319.50			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount.

**NOTE** – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). Selerus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Selerus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.